



**TITLE GUARANTY
HAWAII**

FEE SCHEDULE
EFFECTIVE FEBRUARY 2022

TITLE GUARANTY HAWAII

Title and Escrow is our Business. Hawaii is our Home.



For more information, scan
the QR Code OR visit our
website www.tghawaii.com

Schedule of Fees - Title Guaranty Escrow Services, Inc.

Title Guaranty Escrow Services, Inc. is a Hawaii corporation licensed under Chapter 449 of the Hawaii Revised Statutes as an escrow depository. The function of an escrow depository ("Escrow") in a real estate transaction is to provide a central location where documents and funds relating to a transaction are deposited, held and delivered or disbursed upon the performance or fulfillment of the parties' escrow instructions. Escrow calculates the prorations for assessments such as real property taxes, lease rents, and condominium or other association dues; and pays, as instructed, existing liens, mortgages, taxes, insurance premiums, etc. Escrow also coordinates the recordation of documents and the issuance of the title policy with the approved coverage. Prior to and at closing, Escrow will also produce settlement statements indicating the various charges and credits to the seller and the buyer. The Escrow Instructions and General Provisions under which the escrow transaction will be processed is available for review at www.tghawaii.com.

A Note About Escrow Services

- The fees shown on the preceding schedule are the minimum fees for basic escrow services ordinarily rendered in a residential purchase and sale transaction. Fees for commercial, developer/ builder or other escrow transactions are quoted separately.
- An initial deposit of not less than \$500 is required to open an escrow.
- The escrow transaction will be processed under TG's Escrow Instructions and General Provisions.
- Escrow is required to hold good and sufficient funds before any disbursement. To avoid delays, deposits should be made by wire transfer not less than 48 hours prior to a scheduled disbursement.
- If an escrow transaction is canceled, a reasonable cancellation fee based on the services provided may be charged.
- The applicable State of Hawaii general excise tax will be added to all escrow charges.

OTHER ESCROW CHARGES

- Escrow fees for a USA lender refinance transaction for a new loan amount up to \$1,000,000 are \$550. Escrow for an International lender refinance transaction up to \$1,000,000 is \$900. For refinance transaction amounts \$1,000,000 and over, please call for a quote.
- For a Refinance transaction, if there is a title transfer in exchange for cash consideration, the borrower will be charged an additional \$450.
- Continental USA courier and escrow handling fee is \$50. International courier and escrow handling fee is \$100 (one way only) utilizing international express mail services.
- Submitting the Foreign Investment in Real Property Tax Act of 1980 (FIRPTA) payment forms or the Hawaii Real Property Tax Act (HARPTA) payment forms will be provided at a cost of \$50 per reporting. (Note: Escrow does not provide tax advice.)
- Additional escrow fees will apply for a non-real estate brokered transaction. The additional escrow fee is \$250 to each applicable party.
- Tax-deferred Exchange parties will be charged the scheduled rate plus a minimum fee of \$300.
- Additional charges may be assessed when title services are performed with another company.
- Satisfaction of Agreement of Sale transactions will be charged at the schedule rate based on the sales price.
- When a Satisfaction of an Agreement of Sale is included in a resale transaction, where the Seller is the Vendee on the existing Agreement of Sale, an additional \$250 charge to the Seller (Vendee) will be made.
- Holding Escrow - A \$1,500 minimum set up fee with a minimum charge of \$125 per year. Each disbursement charge is \$125.
- Accommodation signing fee for non-escrowed transaction is \$150.
- Short Sale and REO transactions may be assessed an additional fee depending on the amount of work required.

ESCROW FEE SCHEDULE

SALES PRICE UP TO	ESCROW FEE	50% ESCROW FEE
\$100,000.00	\$1,132.00	\$566.00
\$200,000.00	\$1,443.00	\$721.50
\$300,000.00	\$1,779.00	\$889.50
\$400,000.00	\$1,993.00	\$996.50
\$500,000.00	\$2,184.00	\$1,092.00
\$600,000.00	\$2,423.00	\$1,211.50
\$700,000.00	\$2,593.00	\$1,269.50
\$800,000.00	\$2,712.00	\$1,356.00
\$900,000.00	\$2,827.00	\$1,413.50
\$1,000,000.00	\$2,943.00	\$1,471.50
\$1,100,000.00	\$3,197.00	\$1,598.60
\$1,200,000.00	\$3,318.00	\$1,659.00
\$1,300,000.00	\$3,439.00	\$1,719.50
\$1,400,000.00	\$3,559.00	\$1,779.50
\$1,500,000.00	\$3,680.00	\$1,840.00
\$1,600,000.00	\$3,801.00	\$1,900.50
\$1,700,000.00	\$3,922.00	\$1,961.00
\$1,800,000.00	\$4,042.00	\$2,021.00
\$1,900,000.00	\$4,163.00	\$2,081.50
\$2,000,000.00	\$4,284.00	\$2,142.00
\$2,100,000.00	\$4,799.00	\$2,399.50
\$2,200,000.00	\$4,998.00	\$2,499.50
\$2,300,000.00	\$5,197.00	\$2,598.50
\$2,400,000.00	\$5,396.00	\$2,698.00
\$2,500,000.00	\$5,596.00	\$2,798.00
\$2,600,000.00	\$5,795.00	\$2,897.50
\$2,700,000.00	\$5,994.00	\$2,997.00
\$2,800,000.00	\$6,193.00	\$3,096.50
\$2,900,000.00	\$6,393.00	\$3,196.50
\$3,000,000.00	\$6,592.00	\$3,296.00

TITLE GUARANTY ESCROW SERVICES, INC.

- Our Legacy - Established in 1955, Title Guaranty is Hawaii's largest escrow company with 17 convenient branch locations statewide. We proudly support our local community and our decision making has always been in the best interest of our clients.
- Unmatched experience with best-in-class service - With large, separate, specialized title and escrow teams dedicated to residential, commercial and developer transactions, we have the capacity to handle all of your transactions with urgency and care.
- Committed to your safety - Safety checks are built into every single process and our entire company, from operations to administration, is trained to identify and respond to potential cyber security issues. We also have manual processes available for clients who prefer to work offline.

For more information, scan the QR Code below OR visit our website www.tghawaii.com



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Title Insurance

A policy of title insurance is a contract of indemnity that provides coverage to the insured, up to the policy limits, against loss or damage sustained by reason of defects, liens, encumbrances, or other matters adversely affecting the title to the land covered by the policy and which are not excluded from coverage by the policy's terms. Title insurance will not only indemnify the insured for such loss or damage, it will also provide for retaining an attorney for the insured and for paying attorney's fees to defend covered claims subject to the policy's terms.

In addition to providing coverage based on an examination of the public records, a title policy also insures against certain "off record" defects in the chain of title such as a forgery, incompetency, minority, and lack of capacity or authority.

Prospective insureds are encouraged to read and compare policy forms and endorsements available on our website, www.tghawaii.com.

AN OWNER'S POLICY: An Owner's policy insures the owner that title to the land is vested as stated in the policy, free from defects, liens and encumbrances, and with a right of access to the land, subject to the exceptions noted in Schedule B of the policy, general exclusions, and the terms and provisions set forth in the policy jacket. The policy coverage continues as long as the insured owner owns the property and for as long as the owner may be liable under a warranty of the title given to a buyer. An Owner's policy is usually issued for a policy limit equal to the amount of the purchase price or the market value of the property.

There are several types of Owner's policies, but the basic ones are: the Hawaii Standard Owner's Policy; the ALTA (American Land Title Association) Homeowner's Policy of Title Insurance or First American Title Insurance Company Eagle Policy (for individuals who own residential property with up to four units); and the ALTA Owner's Policy (sometimes also referred to as an "extended" owner's policy). The different policy types provide different title coverages and charges vary accordingly.

A LOAN POLICY: A loan policy is issued to a lender and holder of a mortgage. There are two basic types of loan policies: the ALTA Loan Policy and the ALTA Expanded Residential Loan Policy or the First American Eagle Loan Policy (for mortgages on residential properties with up to four units). Generally, the Loan policy provides coverage for the enforceability and priority of the lien of the insured's mortgage subject to the policy's terms and provisions.

Coverage can be given to both an owner and a lender but it is important to note that an owner is not protected by a loan policy. Loan policy coverage is for the protection of the insured lender and holder of the mortgage only.

CONCURRENT OWNER'S & ALTA LOAN POLICY: An Owner's policy and an ALTA Lender's policy may be issued simultaneously at the rate applicable to the amount of insurance of the Owner's policy (provided the Loan Policy amount is not in excess of the Owner's Policy) plus a minimum charge of \$250 for the Loan Policy up to \$2,000,000 in liability, or a minimum charge of \$450 for the Loan Policy up to \$3,000,000 in liability.

CONCURRENT OWNER'S & ALTA LOAN POLICY (with Loan Amount in excess of the amount of the Owner's Policy) : The Owner's policy and the ALTA Lender's Policy may be issued simultaneously at the rate applicable to amount of insurance of the Owner's policy, in addition to the loan premium calculated on the excess amount of the loan policy, plus a minimum charge of \$250 for the Loan Policy up to \$2,000,000 in liability, or a minimum charge of \$450 for the Loan Policy up to \$3,000,000 in liability.

ENDORSEMENTS AND/OR SPECIAL COVERAGES: Available by arrangement and may be subject to additional charges.

Title Policy Forms, frequently requested endorsements, and other title information, can be viewed at www.tghawaii.com

TITLE POLICY SCHEDULE

Insurance Coverage up to	Premium for standard Owner's policy or ALTA Loan Policy	60% Sellers Portion	40% buyers portion
\$100,000.00	\$585.00	\$351.00	\$234.00
\$200,000.00	\$935.00	\$561.00	\$374.00
\$300,000.00	\$1,395.00	\$837.00	\$558.00
\$400,000.00	\$1,755.00	\$1,053.00	\$702.00
\$500,000.00	\$2,105.00	\$1,263.00	\$842.00
\$600,000.00	\$2,495.00	\$1,497.00	\$998.00
\$700,000.00	\$2,790.00	\$1,674.00	\$1,116.00
\$800,000.00	\$3,010.00	\$1,806.00	\$1,204.00
\$900,000.00	\$3,355.00	\$2,013.00	\$1,342.00
\$1,000,000.00	\$3,635.00	\$2,181.00	\$1,454.00
\$1,100,000.00	\$4,028.40	\$2,417.04	\$1,611.36
\$1,200,000.00	\$4,293.00	\$2,575.80	\$1,717.20
\$1,300,000.00	\$4,546.80	\$2,728.08	\$1,818.72
\$1,400,000.00	\$4,752.00	\$2,851.20	\$1,900.80
\$1,500,000.00	\$4,957.20	\$2,974.32	\$1,982.88
\$1,600,000.00	\$5,076.00	\$3,045.60	\$2,030.40
\$1,700,000.00	\$5,211.00	\$3,126.60	\$2,084.40
\$1,800,000.00	\$5,373.00	\$3,223.80	\$2,149.20
\$1,900,000.00	\$5,497.20	\$3,298.32	\$2,198.88
\$2,000,000.00	\$5,605.20	\$3,363.12	\$2,242.08
\$2,100,000.00	\$5,724.00	\$3,434.40	\$2,289.60
\$2,200,000.00	\$5,859.00	\$3,515.40	\$2,343.60
\$2,300,000.00	\$6,021.00	\$3,612.60	\$2,408.40
\$2,400,000.00	\$6,129.00	\$3,677.40	\$2,451.60
\$2,500,000.00	\$6,210.00	\$3,726.00	\$2,484.00
\$2,600,000.00	\$6,318.00	\$3,790.80	\$2,527.20
\$2,700,000.00	\$6,426.00	\$3,855.60	\$2,570.40
\$2,800,000.00	\$6,534.00	\$3,920.40	\$2,613.60
\$2,900,000.00	\$6,642.00	\$3,985.20	\$2,656.80
\$3,000,000.00	\$6,750.00	\$4,050.00	\$2,700.00

TITLE GUARANTY OF HAWAII, LLC.

- Rooted in Hawaii - Established in 1896 with the largest, most experienced Title Department in the state. Our staff live and work here in Hawaii and have a deep understanding of Hawaii's unique landscape and complex land systems. We also own and maintain an in-house title plant with access to records going back to the original source of ownership.
- Our Credits - We offer a variety of ways to save you money, including title reinsurance credits and credits honoring our Military clients.
- We are an agent and can write policies for national underwriters including: Chicago Title Insurance Company, Commonwealth Land Title Insurance Company, Fidelity National Title Insurance Company, and First American Title Insurance Company.

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A NOTE ABOUT TITLE PREMIUMS AND CHARGES

- The purpose of the preceding schedule is to indicate the premiums ordinarily applicable to the amount of insurance coverages shown and contemplates the ordinary condition of title. If unusual conditions of title are encountered, multiple chains of title are involved or if special or unusual risks are insured against additional premiums may be charged. Additional fees may also be charged by Title Guaranty for special or extraordinary services performed beyond those which are ordinarily incurred in connection with issuing a policy of title insurance.
- A preliminary report provides information similar to a status report and is ordinarily issued in contemplation of the issuance of title insurance. It does not provide any title insurance coverage or liability. It is usually one of the first steps in a sales or mortgage transaction, assists the parties and their agents in determining what title matters need to be addressed prior to closing.
- The charge for an ALTA Homeowner's Policy of Title Insurance and an ALTA Expanded Residential Loan Policy are each 110% of the premium for a Hawaii Standard Owner's Policy. The basic premium for an ALTA (extended) Owner's Policy is 150% of the premium for a Hawaii Standard Owner's Policy.
- Title insurance premium credits may be available for sale and refinance transactions under \$3,000,000.
 - For a sale transaction, the credit will be calculated based on the current premium to be charged for a Standard Owner's Policy to be issued to the buyer. The credit will be applied to the percentages of the title premium allocated in the contractual agreement between buyer and seller.
 - For a refinance transaction, the credit will be calculated based on the current premium to be charged for an ALTA Loan Policy.
 - Maximum of 50% credit on the current premium if the same property has been insured by any title insurance company during the twelve month period immediately preceding the closing of the subject transaction (provided that the minimum premium charged will not be less than \$585). To qualify for this credit, prior insurance must be either an Owner's or an ALTA Loan Policy.
 - Maximum of 25% credit on the current premium if the same property has been insured by any title insurance company during the period more than one year but less than eight years before the closing of the subject transaction (provided that the minimum premium charged will not be less than \$585). To qualify for this credit, prior insurance must be either an Owner's or an ALTA Loan Policy.
- If a title order is cancelled, a reasonable cancellation fee based upon the services provided may be charged.
- For a sale transaction, a release processing fee of \$55 is charged to the seller where mortgage(s) need to be monitored for proper release(s) and recordation after closing.

OTHER TITLE INSURANCE

JUNIOR LOAN POLICY - A Junior Loan Policy may be issued to lenders or holders of a second or equity line mortgage. The Junior Loan Policy insures the lender that the title to the subject property is vested according to the last conveyance of record, and encumbered by the monetary liens, judgments and real property taxes as disclosed within the policy. Minimum charge is \$150 for coverage up to \$250,000; and \$250 for coverage up to \$500,000.

LITIGATION GUARANTEE - A report that is used primarily for foreclosures. In addition to reporting the condition of title, it identifies the parties to be cited in a civil proceeding affecting title, excluding quiet title actions. Litigation Guarantee premiums are at \$500 for coverage of \$3,500 and \$550 for coverage of \$15,000. Endorsement to the Litigation Guarantee is \$125 for an endorsement issued within 24 months

CERTIFICATE OF TITLE - A Certificate of Title is the certification by a title insurance company as to the title to a particular parcel of land based upon a search of the public records. It sets forth only those matters affecting title which are considered valid and outstanding in the public records as of the date and time shown on the Certificate. The liability of the title insurance company for the issuance of a Certificate of Title is confined to the records searched and does not extend to "off record risks" such as competency of the parties, forgeries, fraud, undisclosed heirs, adverse possession, encroachments and such matters not possible to ascertain by a search of such recorded documents. Minimum charge is \$500 for coverage up to \$250,000.

OTHER REPORTS

STATUS REPORT - A Status Report is ordinarily requested by someone who wishes to know the current status of title to a certain property based on a search of the public records. It is not title insurance and the report is issued by Title Guaranty. Title Guaranty's responsibility for any actual loss is limited to the lesser of \$3,500 or the amount paid for the Status Report. A Status Report names the persons or entities in whom the searched public records indicate the title is vested, subject to the matters shown in Schedule B, as of the date of the Status Report. Minimum charge by Title Guaranty is \$500.

LIEN REPORT - A report issued by Title Guaranty which reflects liens or judgments which appear to be outstanding against an individual or entity that are recorded in the Hawaii Bureau of Conveyances as of the date stated in the report. Minimum charge by Title Guaranty is \$50.

FINANCING STATEMENT REPORT - A report issued by Title Guaranty which reflects financing statements and continuation statements recorded under a person's or entity's name in the Hawaii Bureau of Conveyances, within five years and six months prior to the date stated in the report. Minimum charge by Title Guaranty is \$50 for the first four names. Under Article 9 of Hawaii's Uniform Commercial Code (effective as of July 1, 2001), financing statements that affect Hawaii property might be recorded in other states.

PROPERTY SEARCH REPORT - A report based on a search of the pertinent records of the Hawaii Bureau of Conveyances which identifies real property in the State of Hawaii in which a specified person or entity has a recorded ownership interest as of the date stated in the report. Minimum charge by Title Guaranty is \$150.

EXPRESS PROPERTY AND LIEN REPORT (EXPRESS REPORT) - A limited report providing the name of the current titleholder of the property as reflected by the pertinent records of the Hawaii Bureau of Conveyances which including existing mortgages, lis pendens, tax liens, or judgments indexed against the property owner. It also includes the property's real property tax information, as of the date stated in the report. Minimum charge by Title Guaranty is \$150.

OTHER TITLE SERVICES

DEVELOPER / BUILDER SERVICES - Developer / Builder Services focuses on the individual title and escrow requirements for Hawaii's land developers for first sale subdivisions, condominium units, vacation ownership and fee conversion transactions. From the beginning of acquisition/construction to completion of the unit sales and financing, our staff works closely with clients. Since each builder services are unique, and most involve bulk processing, special contract rates can be arranged.

HISTORIC TITLE RESEARCH SERVICES - Title Guaranty's Historic Title Research Department specializes in searching chains of title typically starting from around 1850. A Status Report containing information derived from the search can be provided, as well as expert testimony for quiet title actions in appropriate cases. Much of the work of this Department is highly specialized and is performed on a time and cost basis.

ACCOMMODATION RECORDINGS SERVICES - Title Guaranty provides recording assistance where no escrow is involved or where issuance of a title policy is not requested. A \$150 service charge is assessed per document to be recorded (in addition to recording fees charged by the State of Hawaii). These services are an accommodation only and no liability is implied or assumed by Title Guaranty. Recording Fees may be paid with one check made payable to Title Guaranty of Hawaii LLC. (Revised April 2024)

The applicable State of Hawaii general excise tax will be added to all charges except title insurance premiums.

Recording Information

REGULAR SYSTEM RECORDING FEES - A fee of \$41 will be assessed for each number assigned up to and including 50 pages. Example: An Assignment of Lease with a consent incorporated will receive two document numbers. In this example, the recording fee will be \$82.

A fee of \$106 will be assessed for each number assigned to an instrument 51 pages or more. A multiple action document will be charged the full rate. Example: An Assignment of Lease and a consent incorporated will receive two document numbers. In this example, the recording fee will be \$212.

UNIFORM COMMERCIAL CODE (UCC) - A fee of \$41 will be assessed for each number assigned. Example: A financing statement amendment that assigns and amends a prior financing statement will receive two document numbers.

LAND COURT SYSTEM FILING FEES:

- a. To record a deed (up to and including 50 pages) \$86 and be issued a new Owner's Transfer Certificate of Title ("TCT")
To record a deed containing 51 pages or more \$151
All other documents (Mortgages, Leases, Agreements of Sale, Assignments, etc.) will be assessed \$36 for each document number assigned up to 50 pages and \$101 when the document contains 51 pages or more
- b. To Record a document or petition which is to be noted on multiple TCT's, additional charge for each TCT after the first. \$5
- c. Common Land Court (Judiciary)
 - i. To file a petition to note death (other than a trustee), marriage, change of name or amendment to correct error on TCT
 - ii. To file a petition to note the death of a Trustee, removal of a trustee, incapacity of a trustee, appointment by a successor trustee or acceptance of a successor trustee
 - iii. Certified Petition to file at the Office of the Assistant Registrar \$5

NOTE: For each additional exhibit attached to a petition add \$1

IMPORTANT: (For Recording in Both Systems)

1. Documents must be printed on one side and be no larger than 8-1/2" x 11" in size.
2. The top 3-1/2" of space on the first page of all documents to be recorded is reserved for Land Court recording information on the left half of that space, and for Regular System recording information on the right half. The following one inch of space is reserved for instructions regarding the return of the document.
3. Each document should be stapled once in the upper left corner and should not have a cover or backer attached.
4. All names in the document should be typewritten or stamped beneath all signatures. No discrepancy in any name should exist between the printed name, as it appears either in the body of the document, beneath the signature, or in the notary's certificate of acknowledgment. The provision does not apply to any document executed prior to July 1, 1989.
5. The first page of the document must contain the type of document, the applicable tax map key and if possible all the names of grantees and grantors.
6. Pages must be sequentially numbered and the total number pages must be indicated on the first page.

To obtain a certified copy of any document by the Registrar of Conveyances, certified printed copies are sent by mail at a cost of \$10 per document, \$10 for processing and delivery, and an additional charge of \$1 per page.

CONVEYANCE TAX

1. The conveyance tax is imposed for the transfer or conveyance of realty or any interest therein, the following rates shall apply:

Transfer or Conveyance Amount	Conveyance Tax Rates	
	Not Eligible for Homeowner's Exemption	Eligible for Homeowner's Exemption
Less than \$600,000	.0015	.0010
\$600,000 or more but less than \$1,000,000	.0025	.0020
\$1,000,000 or more but less than \$2,000,000	.0040	.0030
\$2,000,000 or more but less than \$4,000,000	.0060	.0050
\$4,000,000 or more but less than \$6,000,000	.0085	.0070
\$6,000,000 or more but less than \$10,000,000	.0110	.0090
\$10,000,000 or more	.0125	.0100

Conveyance Tax Certificate Form P-64A is used when a tax is payable and Form P-64B when a tax is not payable. Refer to State of Hawaii, Department of Taxation at http://tax.hawaii.gov/forms/a1_b3.3convey/.

2. All Deeds, Correction Deeds, Agreements of Sale, Leases, Extensions, Amendments and Assignments of Leases must have a Conveyance Tax Certificate attached when presented for recording.

3. When a document conveys more than one lot, parcel or apartment, the Certificate must list the consideration for each separately.

4. The law provides that the Certificate must be filed and the tax paid no later than 90 days after the transaction, and in any event, prior to or at the time of recordation. If not timely filed, a penalty plus interest is levied.



TITLE GUARANTY HAWAII

About Title Guaranty Hawaii

Locally owned and operated since 1896, Title Guaranty is the largest, most experienced title and escrow company in Hawaii. We are the leading experts in Hawaii's unique real estate environment and our local staff is always available and dedicated to your success. We also have large, separate, specialized title and escrow teams dedicated to residential, commercial and developer transactions, combining unmatched capacity with best-in-class service.

Title Guaranty owns and maintains the largest real estate database in Hawaii and is committed to your safety, using the latest, cutting-edge technology to keep your information secure. And with 17 convenient branch locations statewide, we are the title and escrow company of choice among Hawaii's real estate, lending, and legal professionals. Please visit www.tghawaii.com for more information.

Other Title Guaranty Services

IPX 1031

- For 1031 exchanges, either simultaneous or delayed.
- For large scale exchanges involving complex transactions.
- Fully-bonded 1031 Exchange Professionals.
- Process "Reverse" or "Build-to-Suit" exchanges and exchanges involving foreign clients.



Scan to learn
more about
IPX 1031

DOCUTRIEVE®

- Docutrieve®, a division of Title Guaranty of Hawaii, LLC, provides copies of documents recorded at the Bureau of Conveyances and Land Court, as well as tax maps.
- Docutrieve® On-line is an internet subscription service providing access to images of tax maps and documents recorded with the Bureau of Conveyances and the Land Court since 1987. By subscribing you have access when and where you need it.
- Docutrieve® also provides leasehold property disclosures at competitive rates.



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